This listing of claims will replace all prior versions, and listings, of claims in the application:

In the claims:

1-22. (Cancelled).

23-44. (Cancelled).

45-66. (Cancelled).

67. (Previously Presented). A method of processing performance data of past loan accounts and breaking down said performance data into component parts, the method comprising the steps of:

(a) receiving vintage performance data of said past loan accounts; and

(b) decomposing or breaking down said vintage performance data of said past loan accounts by origination date or vintage factor, months on books or age factor and at least one exogenous factor; wherein steps (a) and (b) are performed by a processor.

68.-87 (Cancelled).

88. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for one or more exogenous effects.

89. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for seasonal effects.

90. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for management actions.

91. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for competitive influences.

92. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for marketing campaigns.

93. (Original). The method as recited in claim 67, further including the step of modeling said exogenous factor performance data to compensate for competitive influences.

94 (Original). The method as recited in claim 67, further including the step of modeling said

exogenous factor performance data to compensate for economic conditions.

95. (Original). The method as recited in claim 67, further including the step of modeling said vintage performance data to compensate for at least one vintage factor.

96 (Original). The method as recited in claim 88, further including the step of modeling future performance based on said at least one exogenous factor.

97. (Original). The method as recited in claim 95, further including the step of modeling said vintage factor performance data to compensate for demographic factors.

98. (Original). The method as recited in claim 95, further including the step of modeling future performance based on said at least one vintage factor.

99. (Original). The method as recited in claim 67, further including the step of modeling the future performance of at least one loan account defining a future performance model as a function of said performance based upon a predicted impact of said vintage factor and said at least one exogenous factor.

100. (Original). The method as recited in claim 99, further including the step of forecasting the future performance of said at least one loan account based upon said future performance model.

101. (Withdrawn). A method of processing performance data of a performance variable and breaking down said performance data into component parts, the method comprising the steps of:

(a) receiving said vintage performance data for said performance variable; and

(b) decomposing said vintage performance data into component parts including vintage, age and at least one exogenous factor; wherein steps (a) and (b) are performed by a processor.

102. (Withdrawn). The method as recited in claim 101, further including the step of modeling the future performance of said performance variable defining a future performance model as a function of said performance based upon a predicted impact of said vintage factor and said at least one exogenous factor.

103. (Withdrawn). The method as recited in claim 102, further including the step of forecasting the future performance of said performance variable based upon said future performance model.